FIGURE 1A

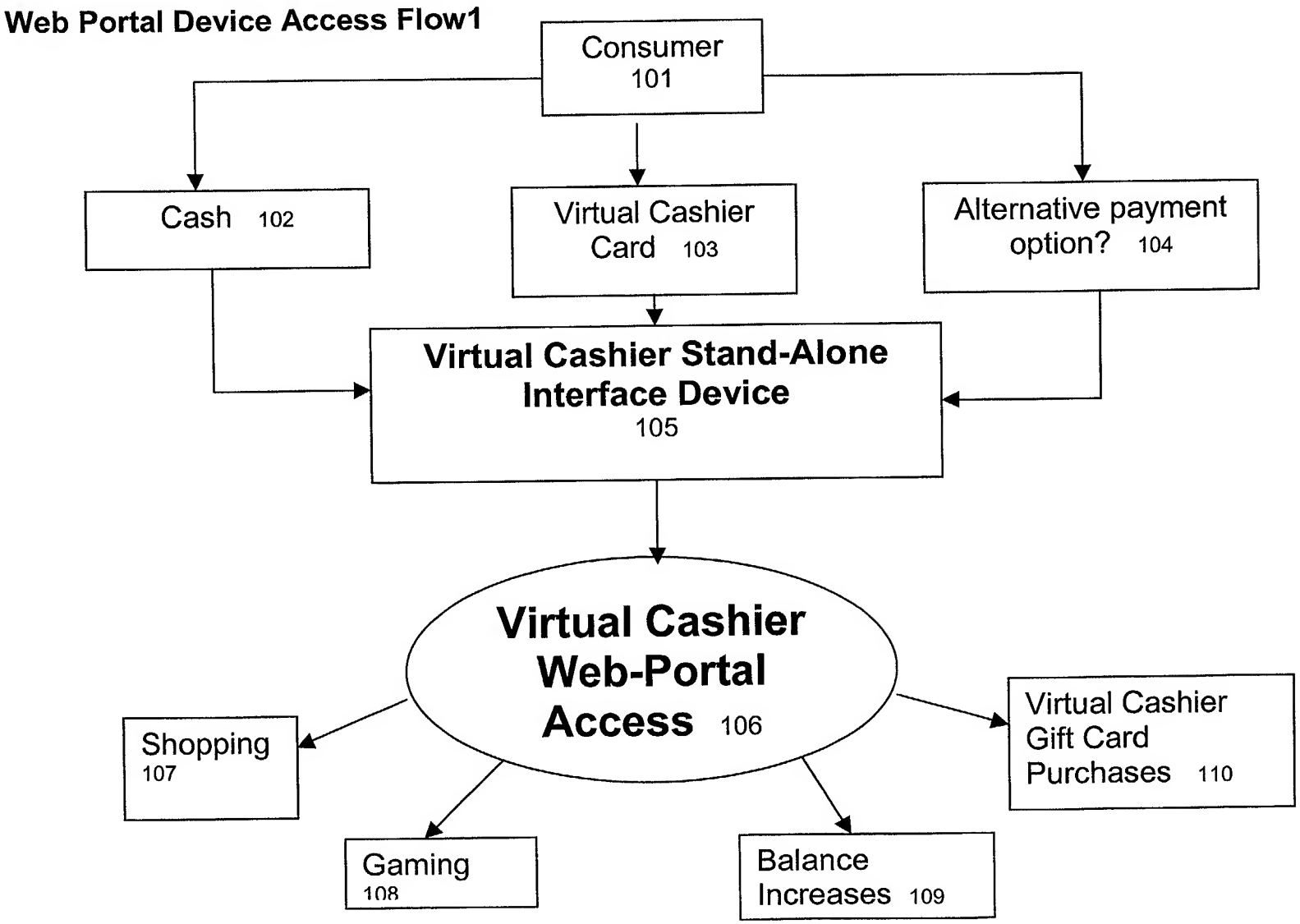

Web Portal Device Access Flow1
Consumer 101
Cash 102
Virtual Cashier Card 103
Alternative payment option? 104
Virtual Cashier Stand-Alone Interface Device 105
Virtual Cashier Web-Portal Access 106
Shopping 107
Gaming 108
Balance Increases 109
Virtual Cashier Gift Card Purchases 110

FIGURE 1B

WEB PORTAL FLOW 1

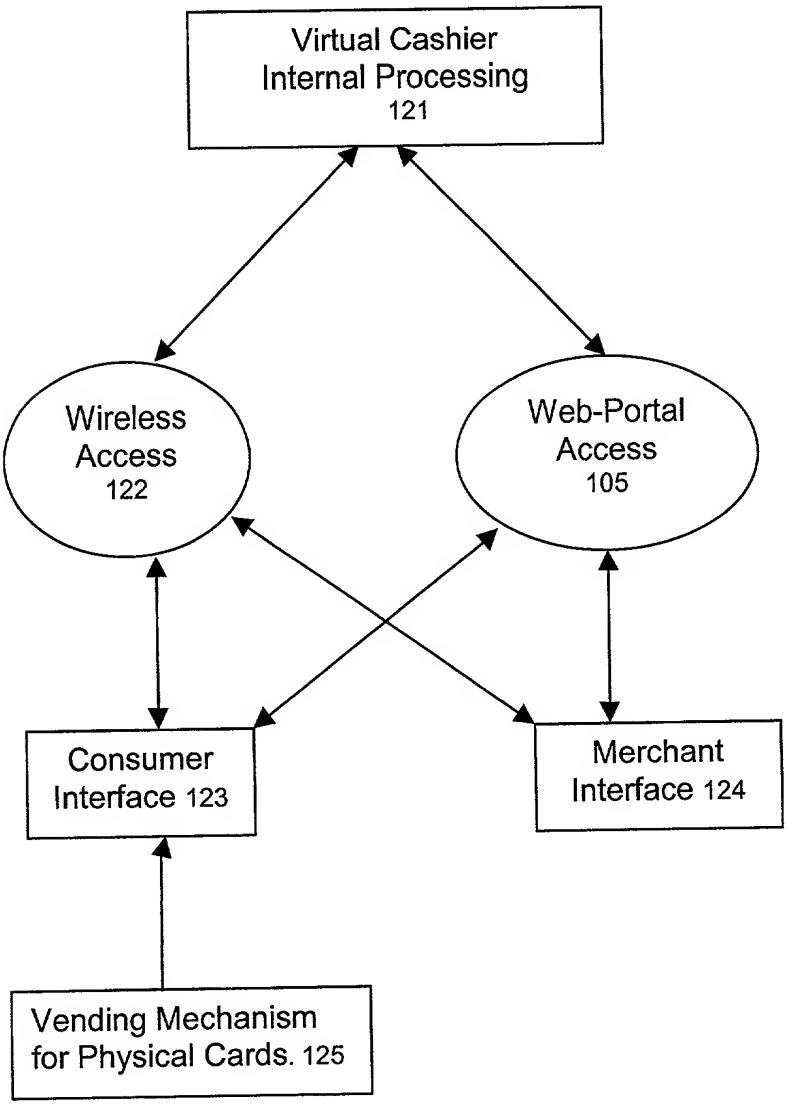


FIGURE 2A

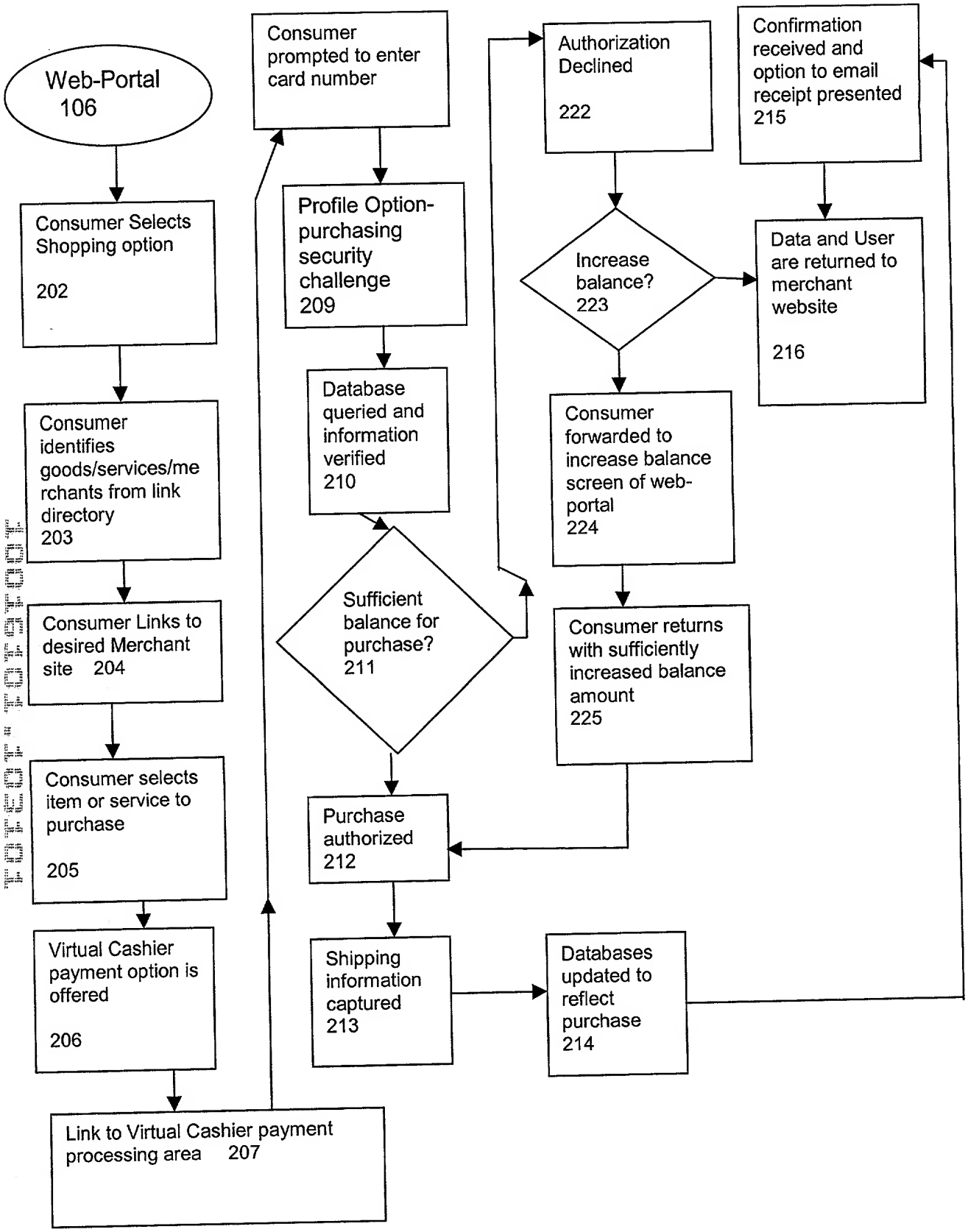

Web-Portal 106
Consumer Selects Shopping option 202
Consumer identifies goods/services/merchants from link directory 203
Consumer Links to desired Merchant site 204
Consumer selects item or service to purchase 205
Virtual Cashier payment option is offered 206
Link to Virtual Cashier payment processing area 207
Consumer prompted to enter card number
Profile Option-purchasing security challenge 209
Database queried and information verified 210
Sufficient balance for purchase? 211
Purchase authorized 212
Shipping information captured 213
Databases updated to reflect purchase 214
Authorization Declined 222
Increase balance? 223
Consumer forwarded to increase balance screen of web-portal 224
Consumer returns with sufficiently increased balance amount 225
Confirmation received and option to email receipt presented 215
Data and User are returned to merchant website 216

FIGURE 2B

Web Portal Device Shopping Option Flow

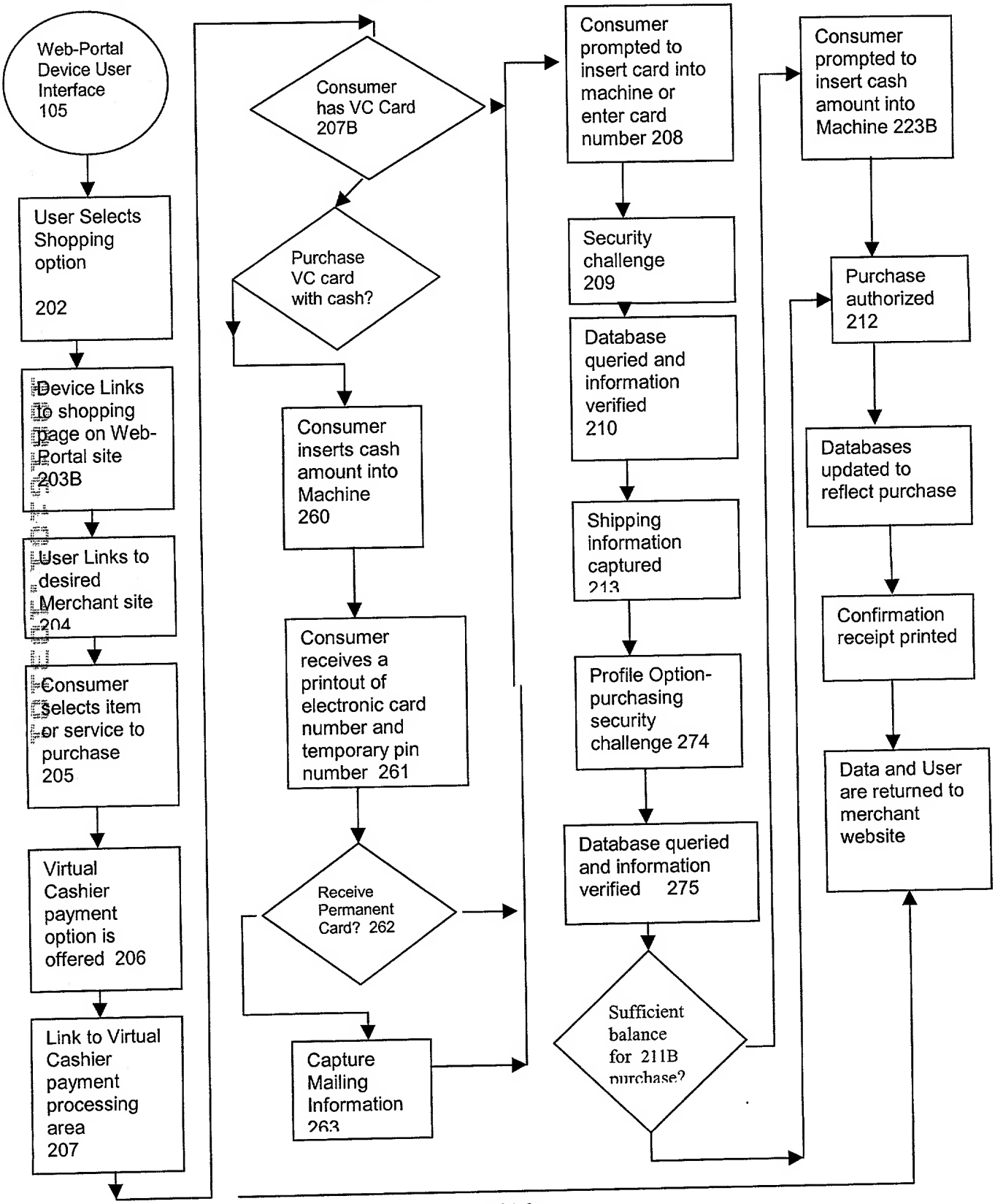


FIGURE 3

Web Portal Consumer Access Flow1

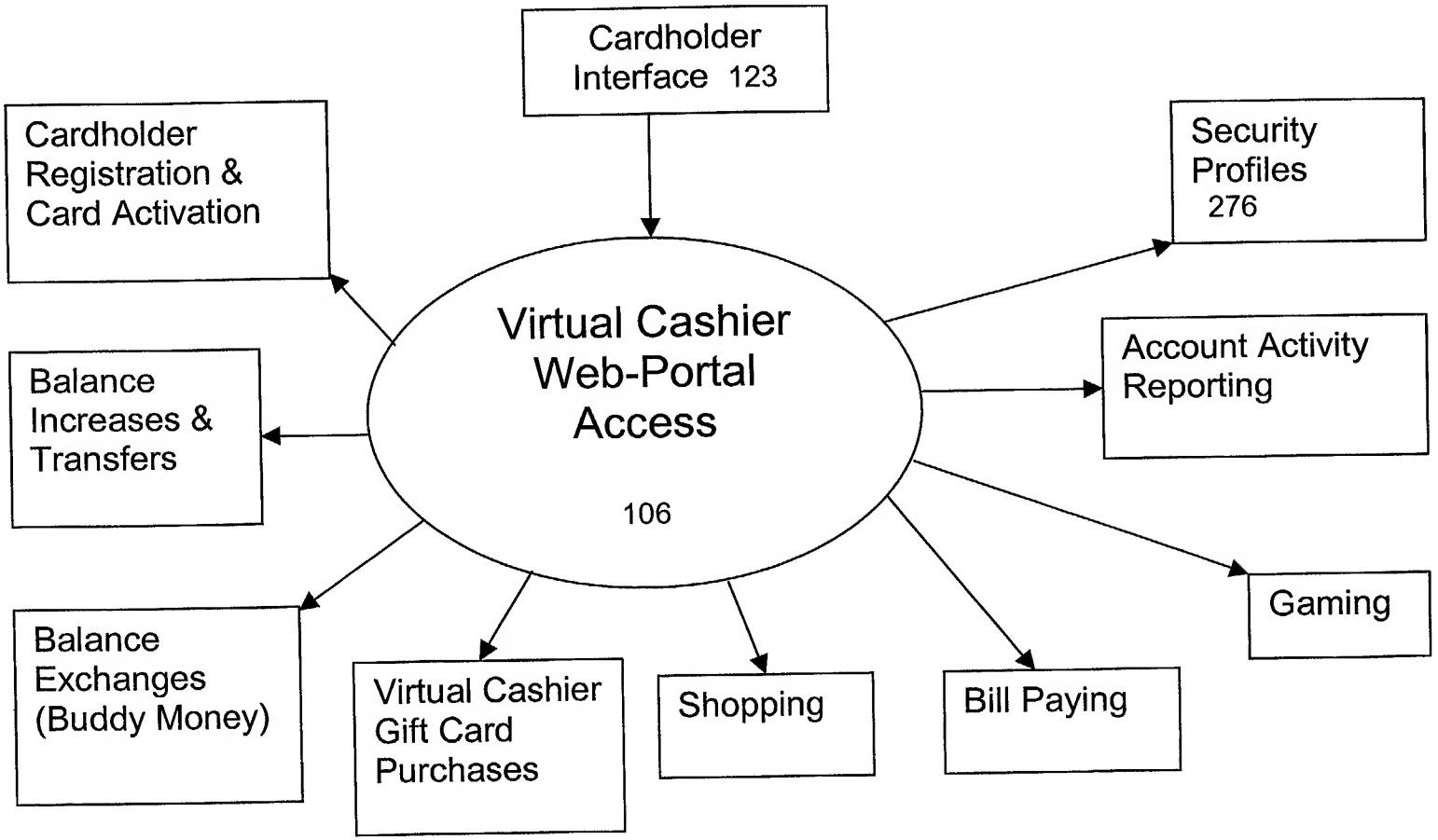


FIGURE 4

Web Portal Consumer Access Flow1

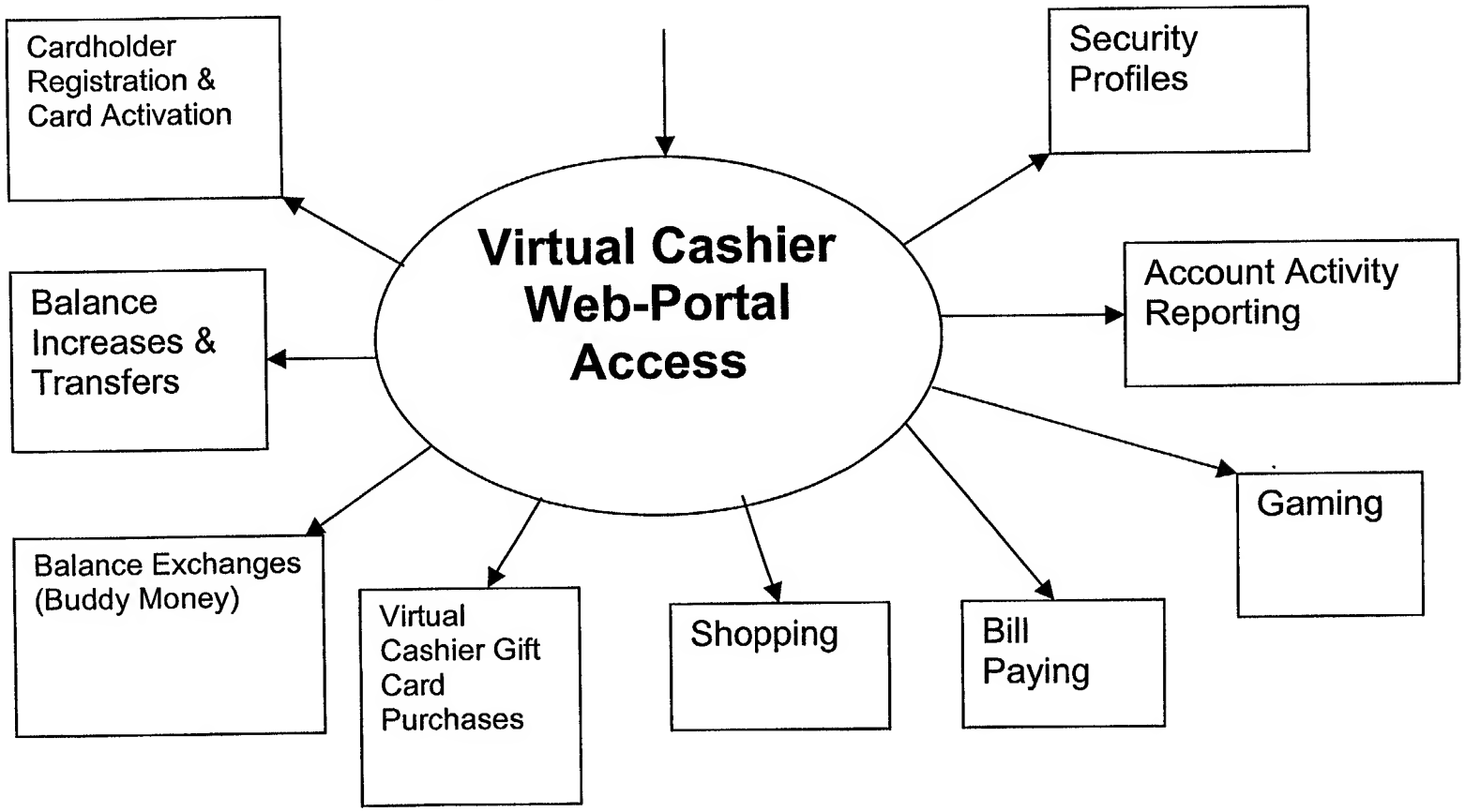


FIGURE 5

Wireless Merchant Access Flow1

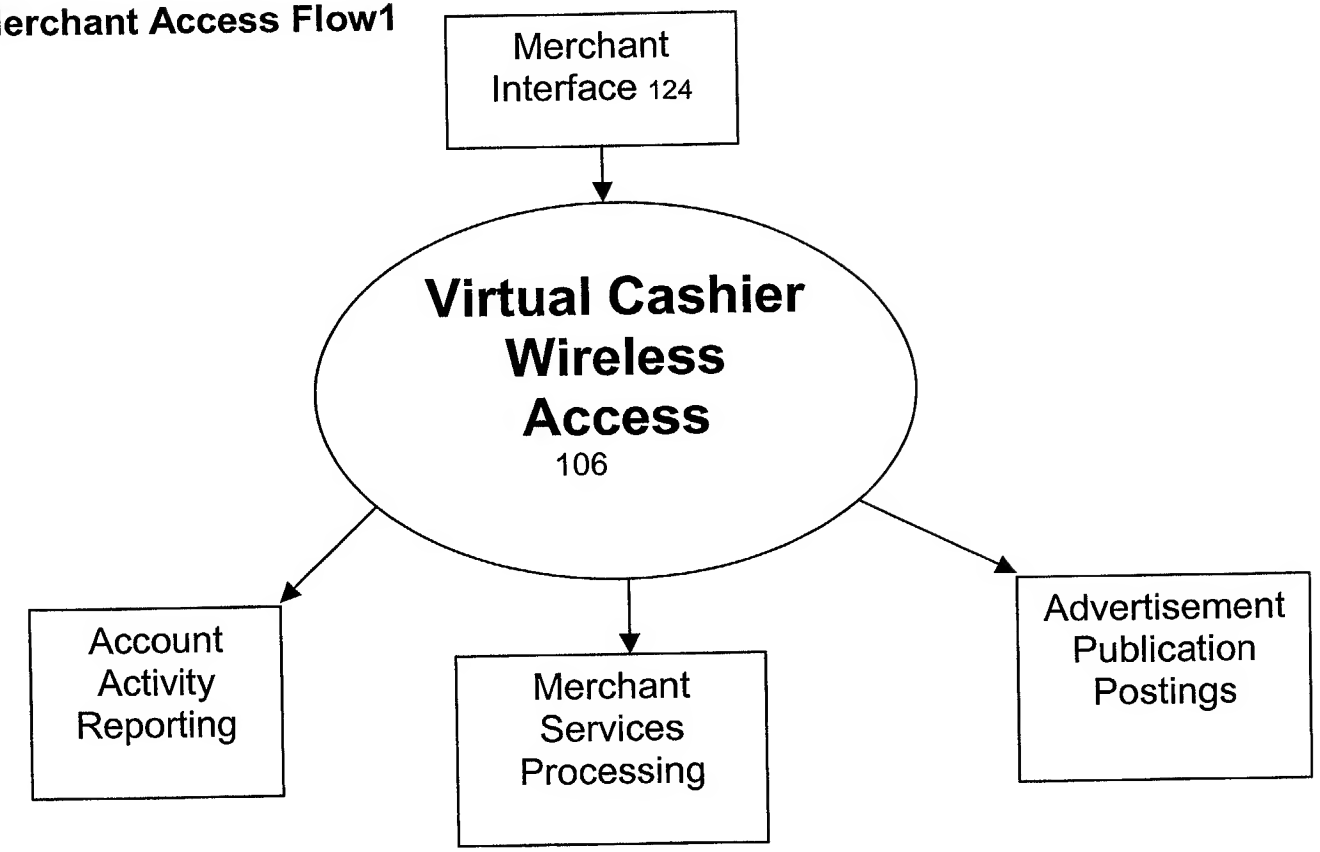


FIGURE 6

Wireless Merchant Access Flow1

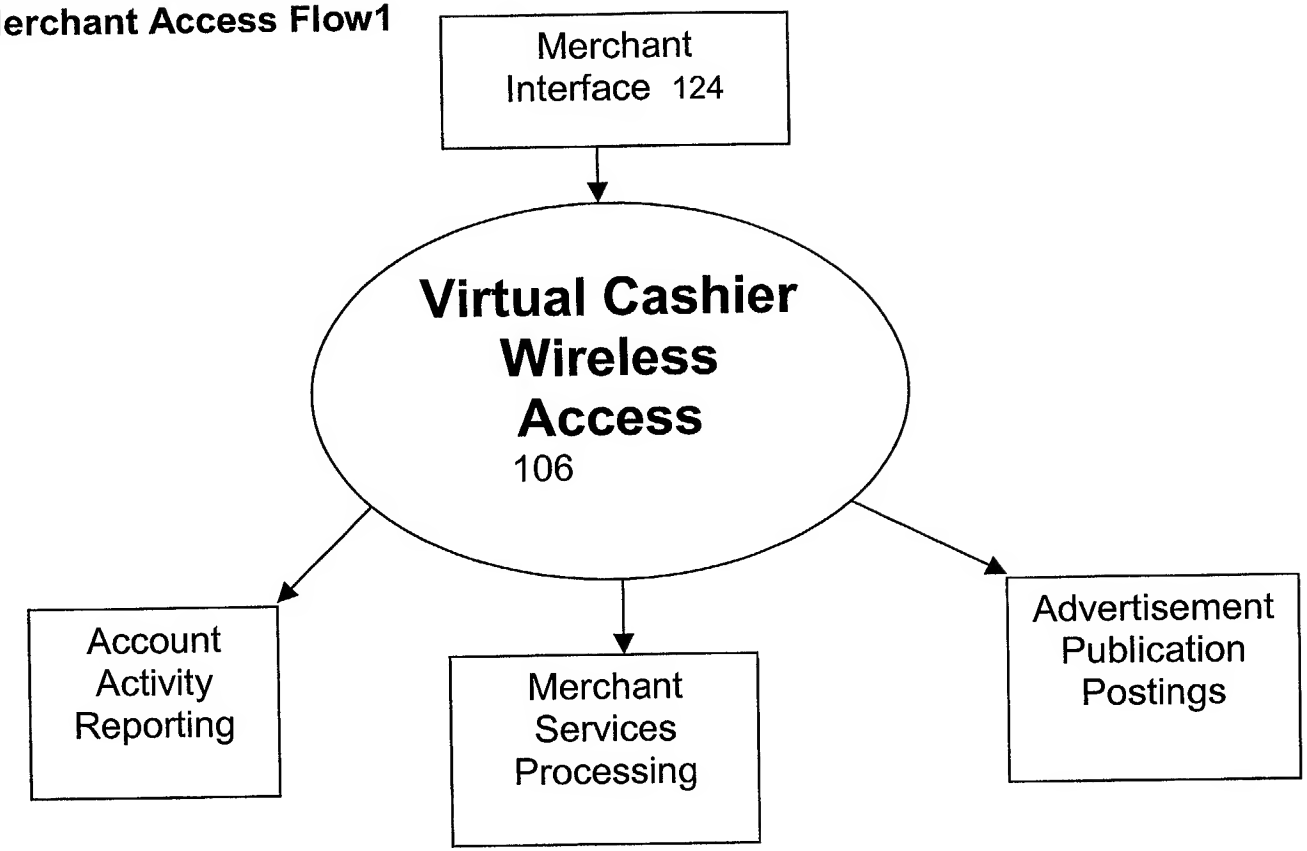


FIGURE 7

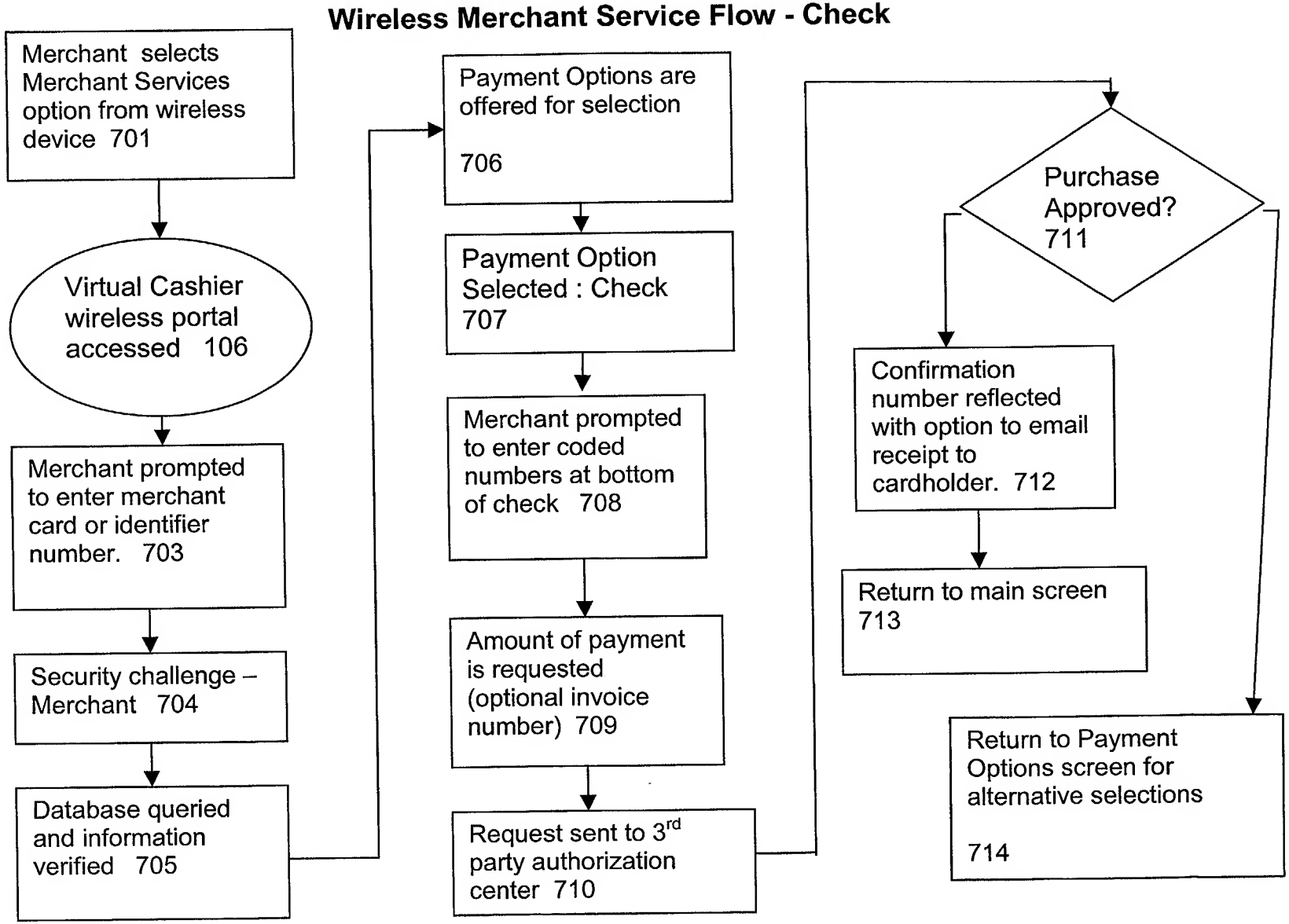

Wireless Merchant Service Flow - Check
Merchant selects Merchant Services option from wireless device 701
Virtual Cashier wireless portal accessed 106
Merchant prompted to enter merchant card or identifier number. 703
Security challenge – Merchant 704
Database queried and information verified 705
Payment Options are offered for selection 706
Payment Option Selected : Check 707
Merchant prompted to enter coded numbers at bottom of check 708
Amount of payment is requested (optional invoice number) 709
Request sent to 3rd party authorization center 710
Purchase Approved? 711
Confirmation number reflected with option to email receipt to cardholder. 712
Return to main screen 713
Return to Payment Options screen for alternative selections 714

FIGURE 8

Wireless Merchant Service Flow - Credit Card

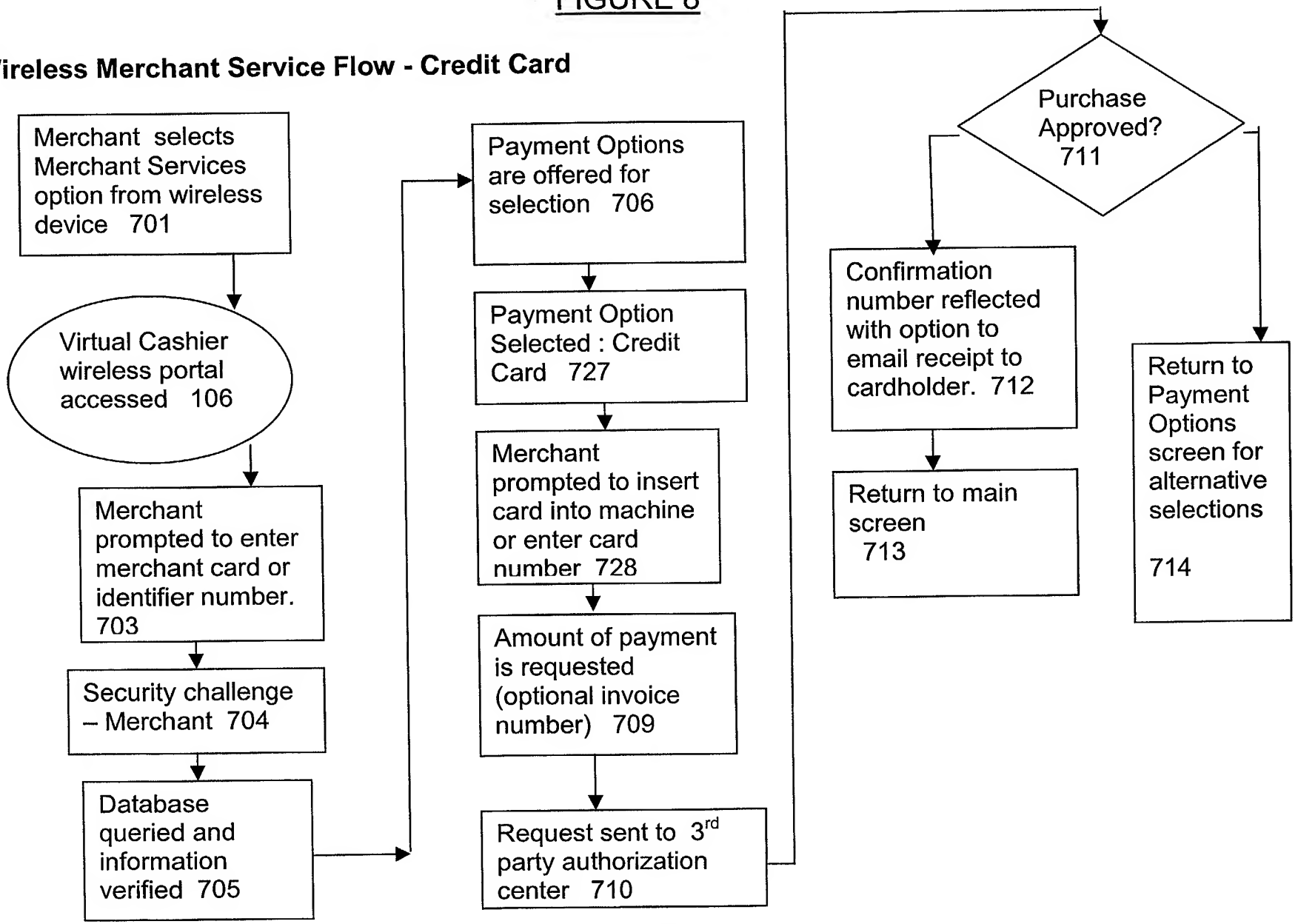


FIGURE 9

Wireless Merchant Service Flow - Debit

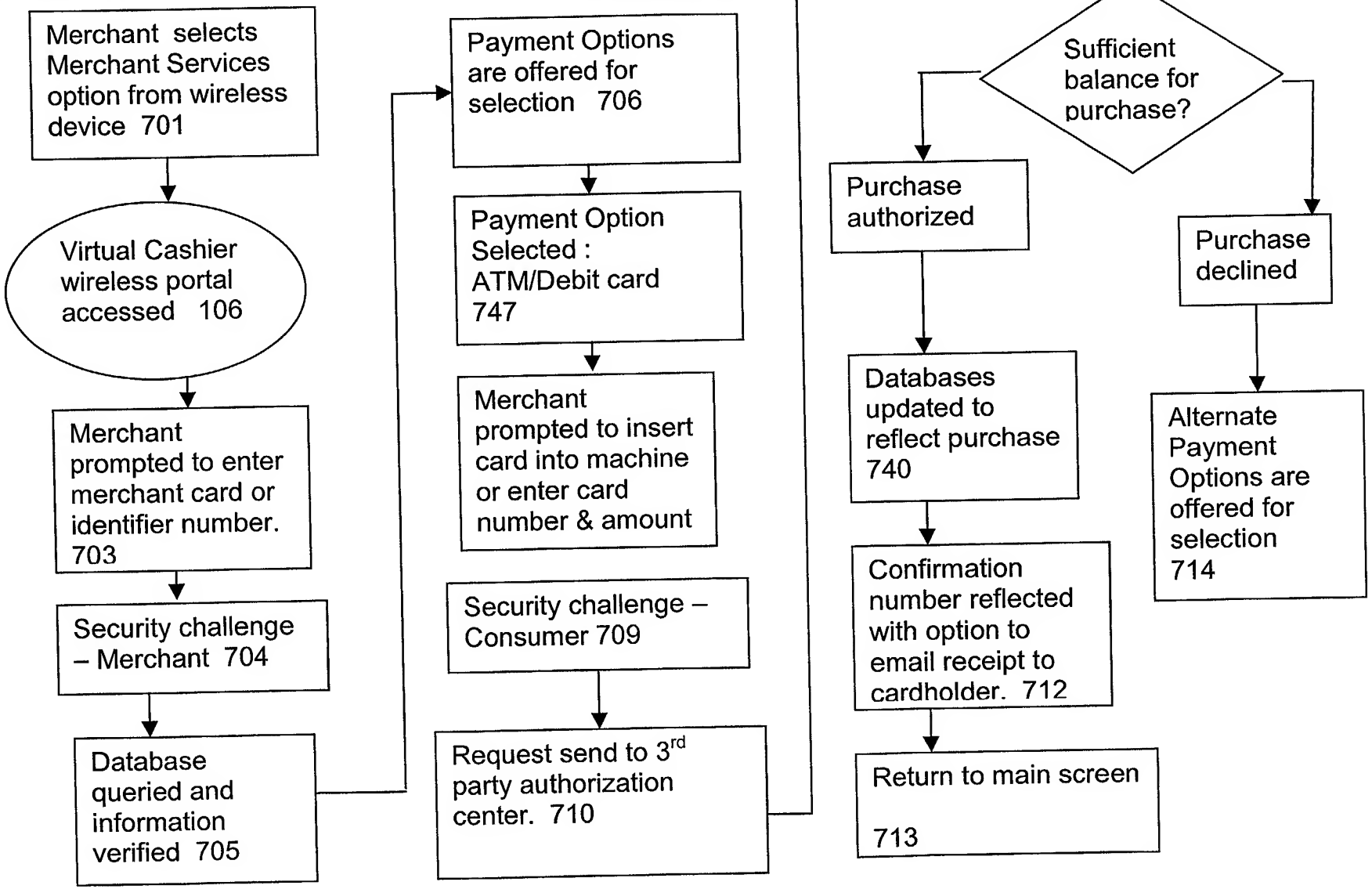


FIGURE 10

Wireless Merchant Service Flow - Virtual Cashier Card

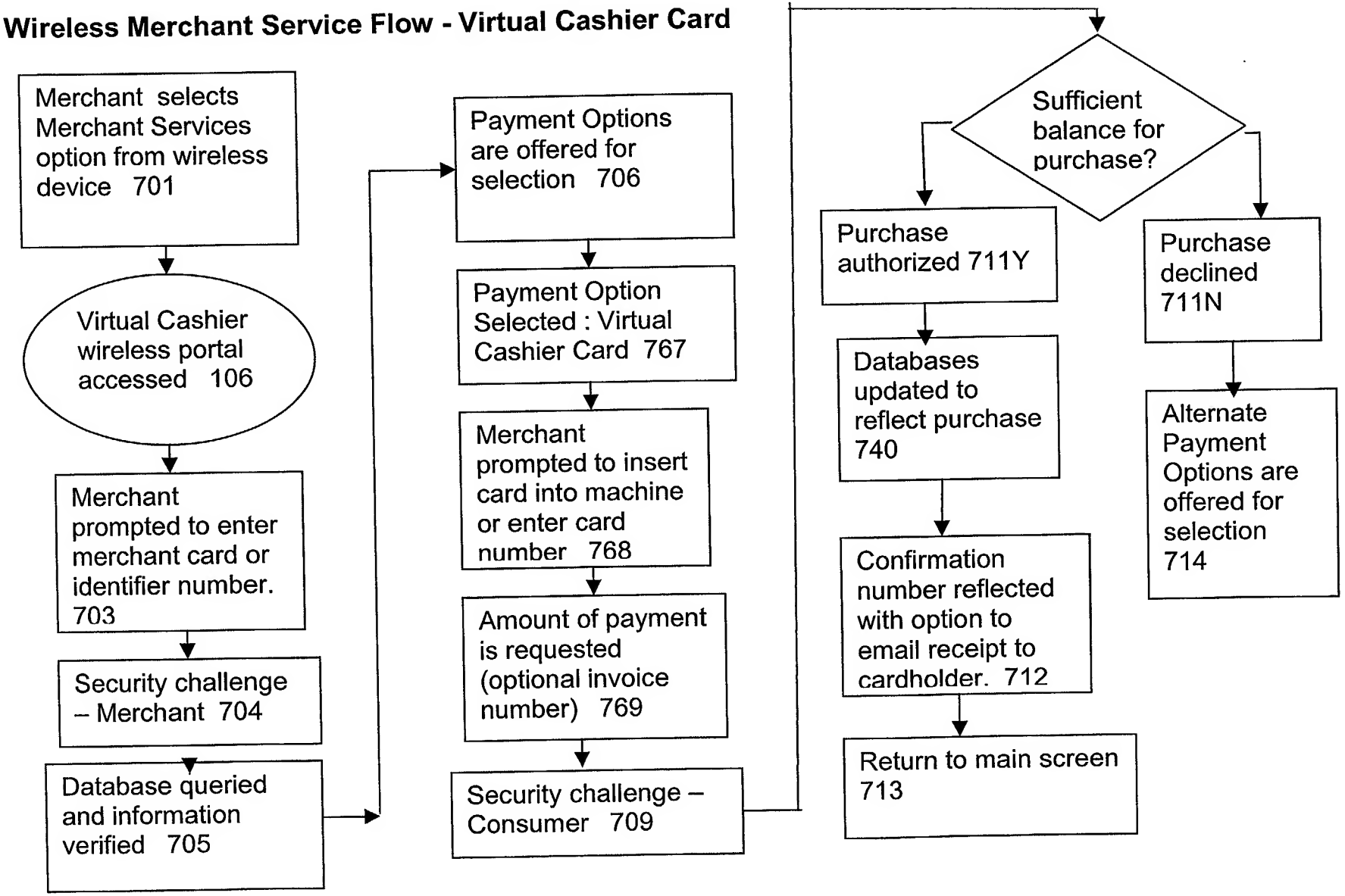


FIGURE 12

Consumer Bill Payments

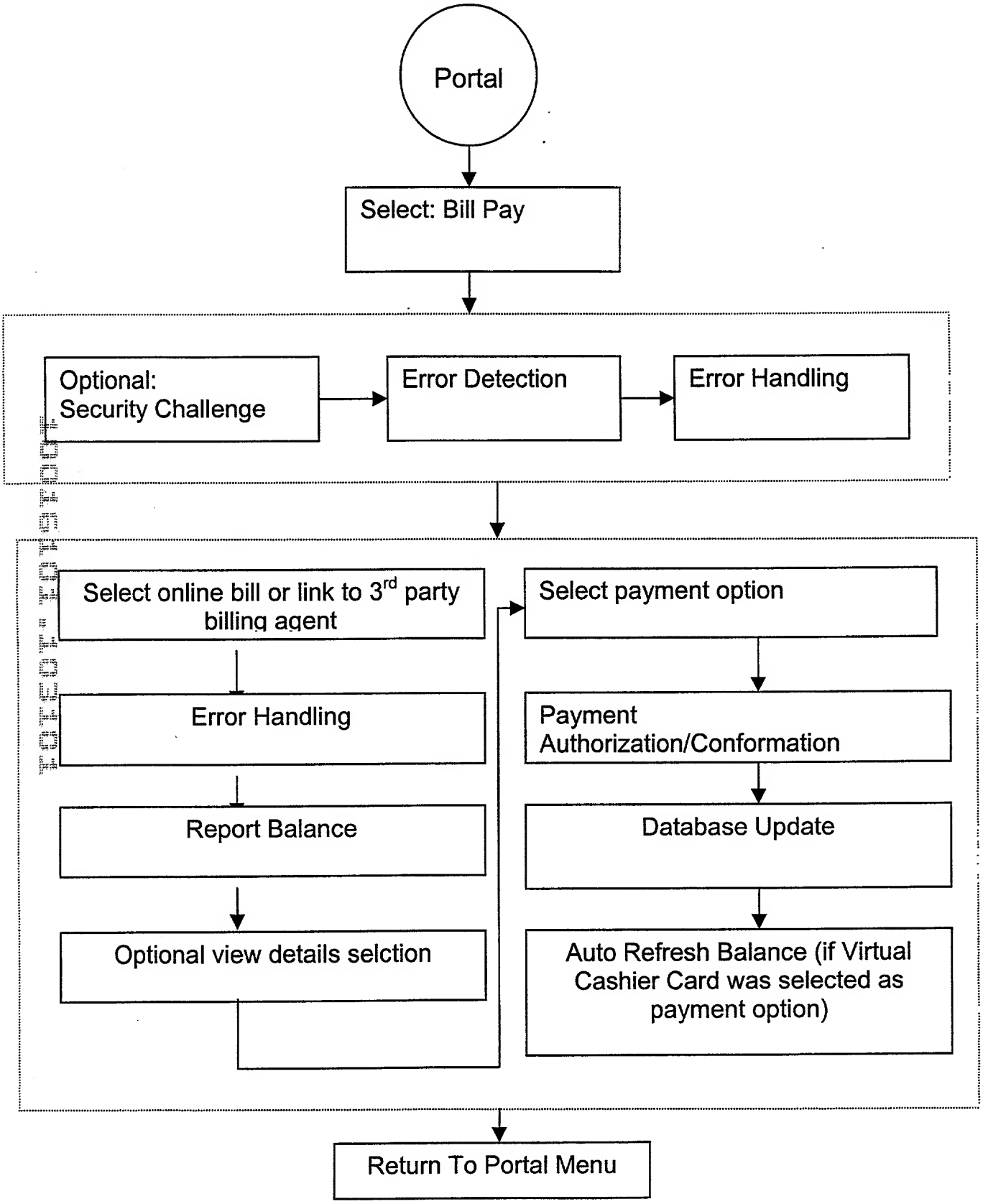


FIGURE 13

Consumer Card Balance Increase

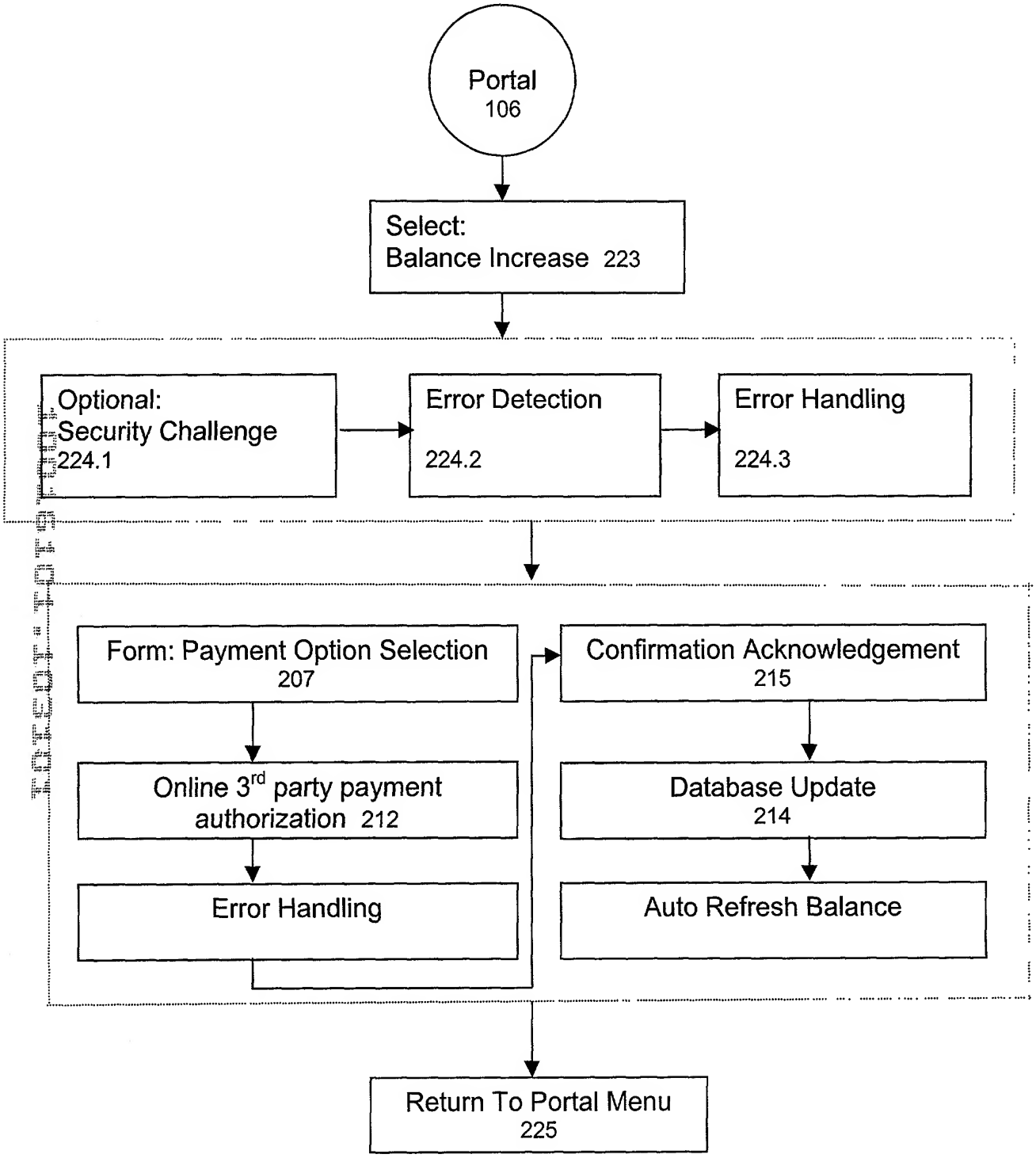


FIGURE 14

Consumer Card Balance Transfers

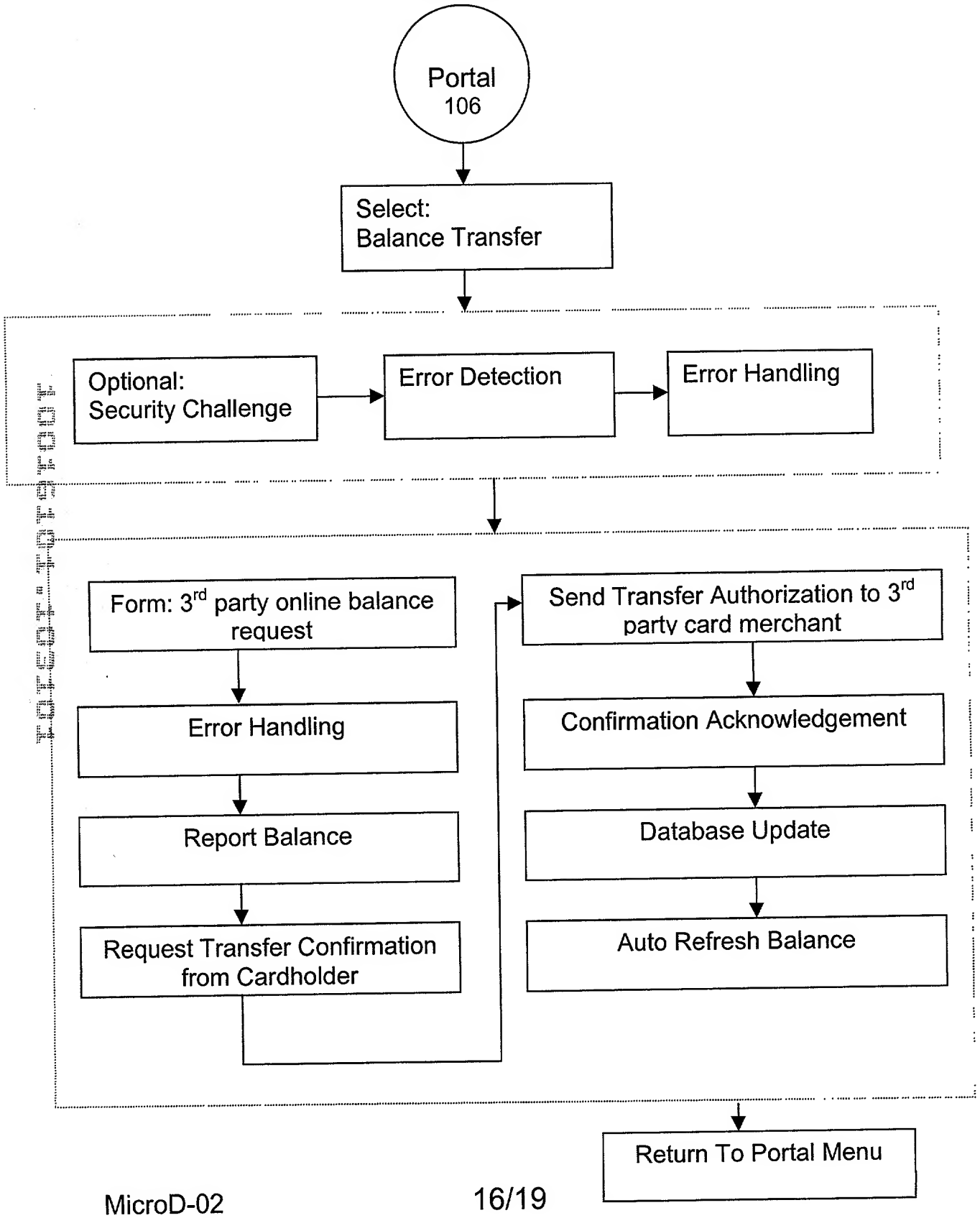
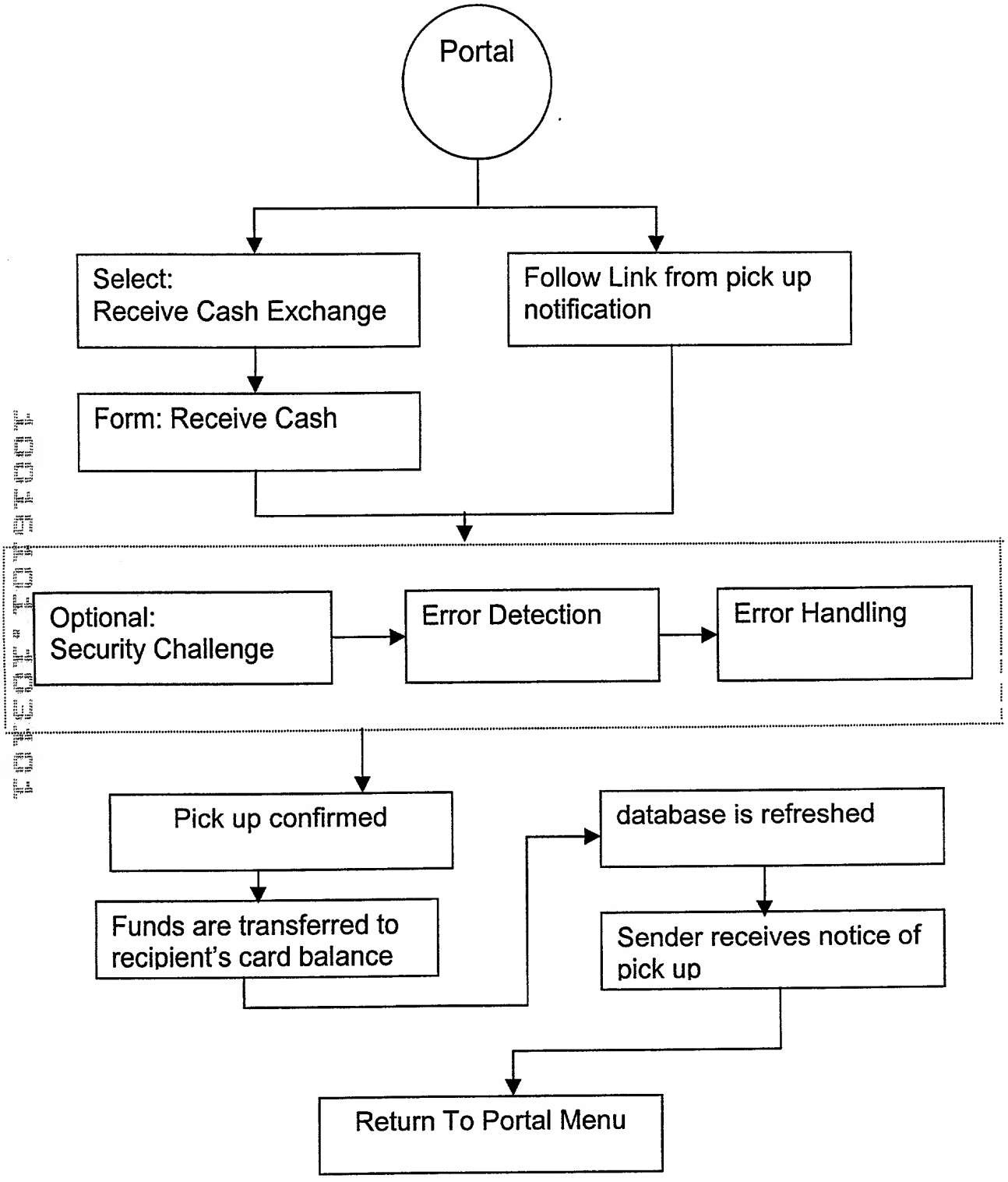


FIGURE 15

Buddy Money - Receive



Account Reporting.doc

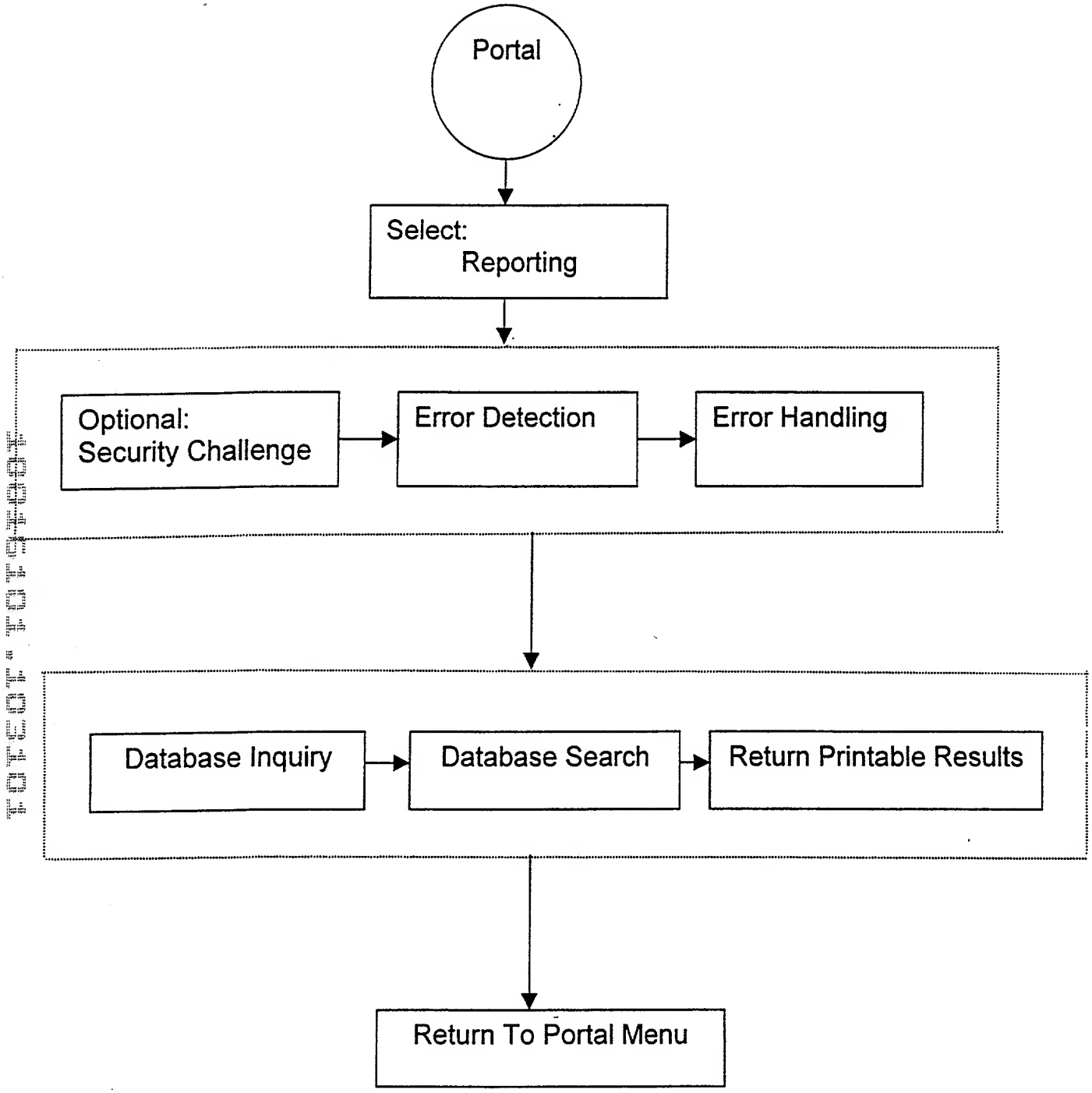
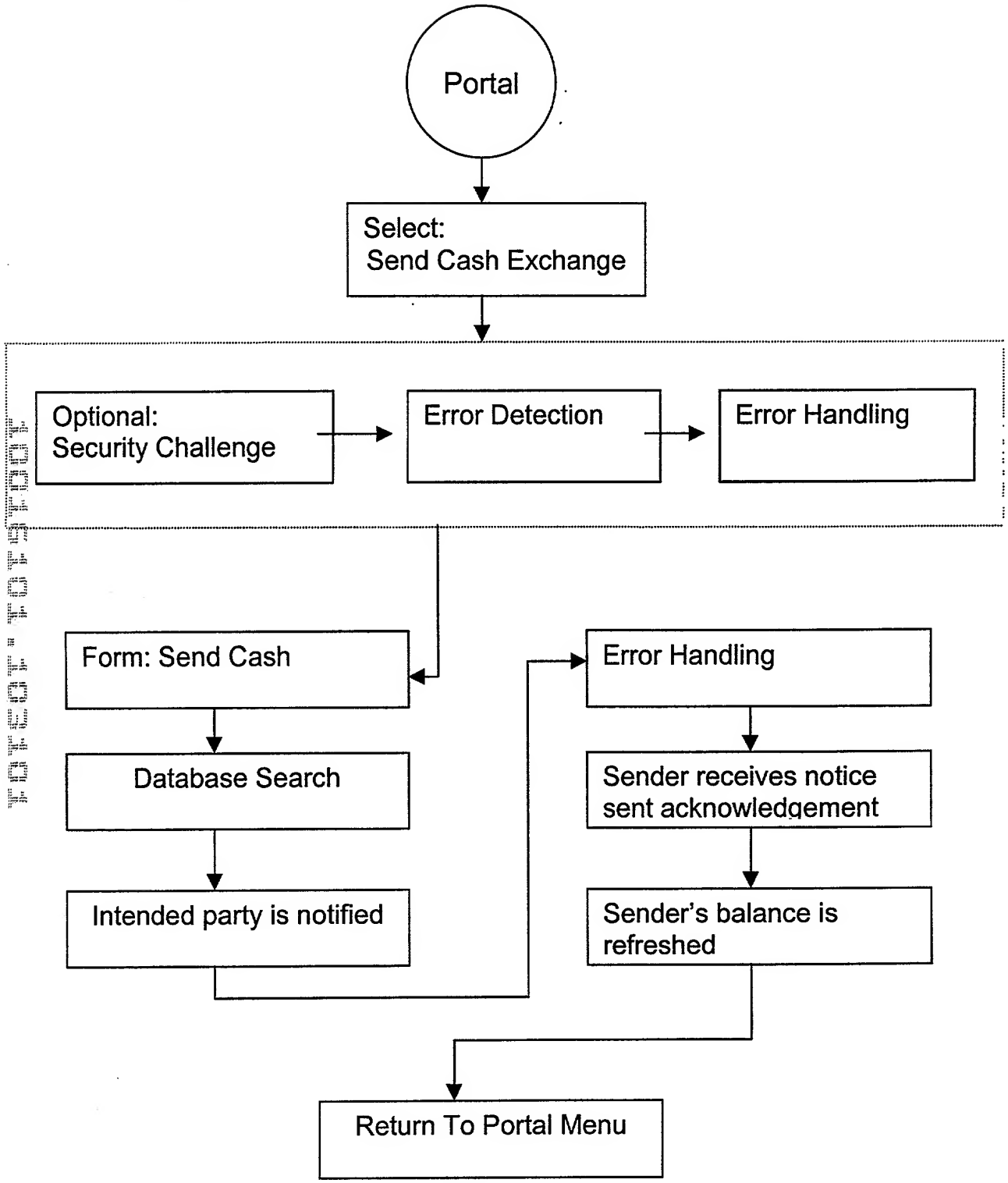


FIGURE 11

FIGURE 17

Buddy Money - Send